Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

Filing at a Glance

Company: World Insurance Company

Product Name: World MS - PreStd SERFF Tr Num: AMRP-126871688 State: Arkansas TOI: MS02I Individual Medicare Supplement - SERFF Status: Closed-Approved-State Tr Num: 47160

Pre-Standardized Closed

Sub-TOI: MS02I.000 Medicare Supplement - Co Tr Num: AR-WIPRESTDMS- State Status: Approved-Closed

Pre-Standardized 2011

Filing Type: Rate Reviewer(s): Stephanie Fowler

Authors: Susan Dop, Deb Strahl Disposition Date: 10/29/2010

Date Submitted: 10/28/2010 Disposition Status: Approved-

. Closed

Implementation Date Requested: 01/01/2011 Implementation Date: 01/01/2011

State Filing Description:

General Information

Project Name: 1/1/2011 Rate Adjustment

Project Number: AR-WIPRESTDMS-2011

Requested Filing Mode:

Explanation for Combination/Other:

Status of Filing in Domicile:

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Submission Type: New Submission

Overall Rate Impact: 6%

Group Market Type: Individual Market Type: Individual Submission Group Market Size:

Group Market Type:

Filing Status Changed: 10/29/2010 Explanation for Other Group Market Type:

State Status Changed: 10/29/2010

Deemer Date: Created By: Susan Dop

Submitted By: Deb Strahl Corresponding Filing Tracking Number:

Filing Description:

Rate Filing for Individual Pre-Standardized medicare Supplement Forms

Company and Contact

Filing Contact Information

Susan Dop, susan.dop@americanenterprise.com

601 6th Ave. 515-245-2034 [Phone]

Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

Des Moines, IA 50309

Filing Company Information

World Insurance Company CoCode: 70629 State of Domicile: Nebraska
11808 Grant Street Group Code: 3527 Company Type: Life and Health

Omaha, NE 68103-8000 Group Name: American Enterprise State ID Number:

(402) 496-8289 ext. [Phone] FEIN Number: 47-0339860

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

World Insurance Company \$50.00 10/28/2010 41283556

Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-	Stephanie Fowler	10/29/2010	10/29/2010

Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

Disposition

Disposition Date: 10/29/2010 Implementation Date: 01/01/2011

Status: Approved-Closed

Comment: The requested rate increase has been approved to be implemented on or after january 1, 2011. This

approval is subject to the following:

• Increases will not be given more frequently than once in a twelve-month period;

• The insureds shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

Rate data does NOT apply to filing.

Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS021 Individual Medicare Supplement - Pre- Sub-TOI: MS021.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

ScheduleSchedule ItemSchedule Item StatusPublic AccessSupporting DocumentHealth - Actuarial JustificationApprovedNoRateAR RatesApprovedYesRateAR RatesApprovedYes

Company Tracking Number: AR-WIPRESTDMS-2011

TOI: MS02I Individual Medicare Supplement - Pre- Sub-TOI: MS02I.000 Medicare Supplement - Pre-

Standardized Standardized

Product Name: World MS - PreStd

Project Name/Number: 1/1/2011 Rate Adjustment/AR-WIPRESTDMS-2011

Rate/Rule Schedule

Schedule Document Name: Item Status:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information	:	Attachments
Approved AR Rates 10/29/2010	A-2485, 1090, HIP02, E840A	Revised	Previous State Filing Number: Percent Rate Change Request:	AMRP- 1263706 60 6.000	00 AR- WIPRESTDMS- Rates-2011.pdf
Approved AR Rates 10/29/2010	GR 838-500	Other	Previous State Filing Number: Rate Action Other Explanation:	AMRP- 1263706 60 0	

Medicare Supplement

World Policy Form A2400

Current(2010) Annual Premium Rates

Arkansas

SMOKER RATES				NONS	MOKER RA	TES	
AGE	POLICY	RIDER		AGE	POLICY	RIDER	
AT	FORM	FORM		AT	FORM	FORM	
ISSUE	A2400	R2400		ISSUE	A2400	R2400	
65+	2,752.07	829.03		65+	2,752.07	829.03	
AGE	POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM	AT	FORM	FORM	FORM
ISSUE	A2480	R2480	R2481	ISSUE	A2480	R2480	R2481
65-69	10,455.25	2,572.33	857.50	65-69	9,932.47	2,443.70	814.62
70-74	10,455.25	2,572.33	857.50	70-74	9,932.47	2,443.70	814.62
75-74 75-79	10,455.25	2,572.33	857.50	75-79	9,932.47	2,443.70	814.62
	,	•			· ·	<i>'</i>	
80-84	10,455.25	2,572.33	857.50	80-84	9,932.47	2,443.70	814.62
85+	10,455.25	2,572.33	857.50	85+	9,932.47	2,443.70	814.62
AGE	POLICY	RIDER	RIDER	AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM	AT	FORM	FORM	FORM
ISSUE	A2485	R2486	R2487	ISSUE	A2485	R2486	R2487
65-69	9,628.28	3,252.70	1,530.51	65-69	8,665.43	2,927.42	1,377.45
70-74	9,628.28	3,252.70	1,530.51	70-74	8,665.43	2,927.42	1,377.45
75-79	9,628.28	3,252.70	1,530.51	75-79	8,665.43	2,927.42	1,377.45
80-84	9,628.28	3,252.70	1,530.51	80-84	8,665.43	2,927.42	1,377.45
85+	9,628.28	3,252.70	1,530.51	85+	8,665.43	2,927.42	1,377.45

Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

Medicare Supplement

Security General Life Form H-187-880 Plan Code 876 (CH227A) Current(2010) Annual Premium Rates

Arkansas

Annual Premium Rates	8,426.20
(All Issue Ages)	
Optional Benefits-Prescription Drugs	206.78
(All Ages)	

Medicare Supplement

Bankers Multiple Line Policy Form 764A

Current(2010) Annual Premium Rates

Rates 764A

Policies Issued on or before February 1977

Age	Rates
00-99	65.50

Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	64.20
70-74	65.70
75-99	71.33

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates, multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10.909

Policy Form: GR 838-500

Rates

Current(2010) Annual Premium Rates

Issue	Agri Trust	
Age		
All	\$	3,061.88

Mode: Annual Semi-Annual Quarterly Monthly Modal Factor: 1.000 0.500 0.250 0.083

Medicare Supplement

World Policy Form A2400

Proposed (2011) Annual Premium Rates

Arkansas

SMOKER RATES					NONS	MOKER RA	TES	
AGE	POLICY	RIDER			AGE	POLICY	RIDER	
AT	FORM	FORM			AT	FORM	FORM	
ISSUE	A2400	R2400			ISSUE	A2400	R2400	
65+	2,917.19	878.77		-	65+	2,917.19	878.77	
AGE	POLICY	RIDER	RIDER		AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM		AT	FORM	FORM	FORM
ISSUE	A2480	R2480	R2481	_	ISSUE	A2480	R2480	R2481
65-69	11,082.57	2,726.67	908.95		65-69	10,528.42	2,590.32	863.50
70-74	11,082.57	2,726.67	908.95		70-74	10,528.42	2,590.32	863.50
75-79	11,082.57	2,726.67	908.95		75-79	10,528.42	2,590.32	863.50
80-84	11,082.57	2,726.67	908.95		80-84	10,528.42	2,590.32	863.50
85+	11,082.57	2,726.67	908.95		85+	10,528.42	2,590.32	863.50
AGE	POLICY	RIDER	RIDER		AGE	POLICY	RIDER	RIDER
AT	FORM	FORM	FORM		AT	FORM	FORM	FORM
ISSUE	A2485	R2486	R2487	-	ISSUE	A2485	R2486	R2487
65-69	10,205.97	3,447.86	1,622.34		65-69	9,185.35	3,103.06	1,460.10
70-74	10,205.97	3,447.86	1,622.34		70-74	9,185.35	3,103.06	1,460.10
75-79	10,205.97	3,447.86	1,622.34		75-79	9,185.35	3,103.06	1,460.10
80-84	10,205.97	3,447.86	1,622.34		80-84	9,185.35	3,103.06	1,460.10
85+	10,205.97	3,447.86	1,622.34		85+	9,185.35	3,103.06	1,460.10

Modal Premiums:

Semi-Annual - 52% of Annual

Quarterly - 26.5% of Annual

Monthly - 9% of Annual

Check-O-Matic - 1/3 of Quarterly

Medicare Supplement

Security General Life Form H-187-880 Plan Code 876 (CH227A)

Proposed(2011) Annual Premium Rates

Arkansas

Annual Premium Rates	8,931.78
(All Issue Ages)	
Optional Benefits-Prescription Drugs	219.18
(All Ages)	

Medicare Supplement

Bankers Multiple Line Policy Form 764A

Proposed(2011) Annual Premium Rates

Rates 764A

Policies Issued on or before February 1977

Age	Rates
00-99	69.43

Policies Issued after February 1977 with Rider 59354

Age	Rates
00-69	68.06
70-74	69.64
75-99	75.61

Rate schedule substitution date based on inforce policies as of 3/1/02

To determine the Quarterly, Semi-Annual, and Annual rates, multiply the Monthly Rate, as shown above, by:

Quarterly	2.864
Semi Annual	5.618
Annual	10.909